

From Wall Street to the Wilds to the Happy Valley

A. W. Dimock, Famous Broker of the Gold Corner Days, Now Philosopher of the Catskills

A WAY up in a remote region of the Catskills, there are a few such regions even today. In the Post Office Guide as Peekamoose, Ulster county, but known to the elect, to perhaps a score or two of authors, artists, explorers and old time flunkeys by its true name, "The Happy Valley."

You travel thither, if so fortunate as to be invited, via the railway to Kingston, then to Ashokan, then by a buckboard in summer or by sleigh in snowy weather for fifteen miles over the Gulf road, as difficult a trail as may be found for wheels; so precipitous, in fact, that it is said only one



The Happy Valley in the heart of the Catskills. Above—Mr. Dimock and some of his guests.

man has had the hardihood to drive a motor car over it, namely, George O. Bonness, known among engineers for his grasp and control of difficult problems connected with New York city's new water supply system.

There is another way to reach the Happy Valley, by train to Ellenville and thence over an easier, but far less romantic highway, preferable for transporting Uncle Sam's mail bags, perhaps, and for comfortable motor-riding, but lacking the zest of adventure which invests every furlong of the Gulf road. And at the end of the journey, through endless borders of forest, past modest homes where at times one may see the pelts of foxes, even of bears, stretched out and drying, you sweep down a long decline and come upon a group of dwellings, in one of which resides a remarkable figure in contemporary American life—Anthony W. Dimock, fifty years ago the partner of Henry G. Marquand, accepted for membership in the Stock Exchange before he was 21 and therefore unable to qualify; dominating the surging gold market at the age of 23 and drawing his checks for millions of dollars, owner of steamship lines, controlling the Bankers and Merchants Telegraph Company, mighty in many other directions of the financial compass before he was 30; later on sojourning with Comanches and Kiowas at a period when wild Indians still roamed the prairies; still later devoting his days and nights to laboratory research in chemistry and physics; at another period engaged in real estate development at Elizabeth, N. J., which included miles of streets, scores of houses costing from \$5,000 to \$150,000 each, a club stable, a gymnasium and a state line for residents; again owner of a castle on the Hudson which cost him more than a quarter of a million, and finally achieving the true joy of life as fisherman, author and discoverer of the Happy Valley.

These are only a few, a very few, of the adventures which have crowded the life of Mr. Dimock. He and his son Julian sojourned among the Hopi Indians, with resultant contributions to ethnology. He is one of the most famous of fishermen, and his two books, "Florida Enchantments" and "The Book of the Tarpon," are known throughout the world wherever dwell disciples of the immortal Walton.

Equally well known among younger readers are his books for boys, especially those based on his own life among the Indians. And now, at the age of 74, he sends forth from his home in the Happy Valley a volume of personal recollections entitled "Wall Street and the Wilds," in which he pictures vividly, interestingly, personages and thrilling scenes of bygone days in the financial district, concerning which men active today have little personal knowledge for the most part. Dramatic scenes whose deeds meant much to the country, such men as Samuel P. Chase, Marquand, Drexel, Commodore Vanderbilt, Huntington, Greeley, Walt Whitman, Winfield Scott, Santa Anna, Grant, Gar-

field, Jay Cooke, Gould, Moses Taylor, J. Q. A. Ward and Platt.

Possibly one-half the volume is devoted to Wall Street as it was in days following the civil war and the other half to "The Wilds." And the entire book is written with such vigor and snap and vim that since its recent publication a flood of letters have come to the author from fellow authors, from magazine editors, from former banking and campfire associates and from presidents of some of the largest institutions.

Mr. Dimock is hearing by mail from ex-cowboys and hunters with whom he mingled as a frontiersman. Judges and lawyers in New York are writing him about the book; clergymen, philan-

thropic and socialist are among the number of his correspondents, as are many old friends in private life and many more who are strangers. Fearing that the edition may be exhausted, bankers are sending to him for autographed copies, one banker having ordered twelve copies of "Wall Street and the Wilds" a few days ago, including them as gifts to friends in the financial district.

It is no wonder, then, that the happiest person in the Happy Valley is this white-haired gentleman of three-score years and fourteen, whose eyes are still alert with unquestionable spirit. And it is no wonder that his life story is having an unusual reception, for it is a real and vital contribution to the history of important periods in American development, told not only with picturesque, but also with a frankness which is rare in personal documents. For example, says Mr. Dimock:

"Daniel Drew was a famous giver of misleading tips, and he passed them out sandwiched between prayers. I have often called upon him in his home, but never was ushered into his presence without finding his head bent reverently over his big Bible."

Again he remarks that when a financial king became sanctimonious his daily prayer is, "O Jesus the lamb of the fold and make them meat for the kingdom."

It is the custom, he adds, for the public to condemn the Stock Exchange and lay the blame for its losses on the members thereof, but the evil lies back of the exchange. "Carrying customers beyond their margins makes horrible holes in the broker's profits, for the advances never come back. In my own experiences of hundreds of such cases I can count on the fingers of one hand the customers who ever made good."

A broker's office, Mr. Dimock remarks philosophically, "should be run by machinery, and with accounts kept by tabulators and an automatic device for cutting them off when margins run out."

Few members of the exchange, he avers, have attained this degree of perfection, yet he has in mind one member who has grasped the system for a full generation. "An appeal to his sympathies, even by an associate, would bring a smile to the lips of the golden calf which he worships. He is financially sound as the Bank of England. He has millions of dollars, and possibly, somewhere a friend."

At the time of the gold excitement money was pouring into the coffers of Marquand & Dimock by thousands by tens, twenties, fifties of thousands. The author remarks with entire frankness that probably no other man as young as he had ever made so much money. The stock of gold in the market was never great in those days, and when short sales, by artificially lowering the price, had driven much of the gold from the Street the demand for it became acute.

It was so difficult and costly to borrow gold that dealers often defaulted on their deliveries, trusting that the brokers to whom it was due

would not buy it in, under the rule, for their account, as they had a right to do, but would accept delivery the following day. At the time to which Mr. Dimock refers, he remembered, gold settlements were made in actual gold coin, not in certificates or paper of any kind. Striking indeed is the change that has come over the methods of the Street since then!

Finally confusion became so great that to remedy the situation the exchange fixed a penalty for the failure to deliver by 2:15 P. M. gold that was due that day. The man short of gold could not borrow enough to make good his deliveries until 2:16 had to pay a penalty of \$250 on every \$100,000 of which he was short. Individual minutes counted for something under such circumstances, especially when gold transactions ran up into large amounts.

A minute is a long time, the author observes, and usually the boys carrying twenty bags containing \$5,000 each of borrowed gold would be met at the door by five other boys, each of whom would seize four of the bags weighing twenty pounds apiece, and sprint with them to the office where they were to be delivered. "If this office were to be blocked it was pretty sure to be stuck with the gold."

There were daily disputes over the time of delivery, for the boy who had raced a hundred yards with "a back-load of gold" was always sure he had arrived in time, while the cashier who refused it pointed at the clock. Then the boy impeached the clock and appealed to Hammond of William street, the Wall Street standard of time. Watches were compared and a boy delegated to go with the messenger

to Hammond, where they settled the dispute.

As may be imagined, the delivery of actual gold was irksome from the first. "It was impossible to open each bag supposed to contain \$5,000 in gold," says Mr. Dimock. "It was thrown on the scales and rejected if light, but there might be sections of lead pipe inside. Each bag was tagged and when received a boy marked on the date and the name of the party from which it came; that is, if there was time. When some one opened the bag and found it short a claim for reclamation started back through the scores of houses named on the dozen tags in the bunch. Much of the gold in the bags was 'chicken feed,' as dollar gold coins were dubbed.

"Often a bag burst in the hands of a boy as he was rushing along sidewalk or street to deliver it. As 5,000 tiny pieces of coin spread out on a crowded sidewalk it seemed wonderful that half of them could be saved. But the miracle was the other way, for seldom was a dollar lost. The crowd understood and a ring was instantly formed, leaving within its circle every coin on sidewalk or street. The boy having the broken bag of gold in charge quickly knelt down on the sidewalk, tossing into his hat the coins as he gathered them up.

"Our daily receipts and deliveries of gold were sometimes measured by millions and each million represented the handling of two tons of gold, which, in dollar coins, would have taken a man a month to count. Gold was hauled back and forth between our office and at those other large dealers several times a day."

Illustrating some of the risks run at the time of which he is writing, Mr. Dimock relates that happening into his office one day about noon he saw, standing by the cashier's window, a member of the Gold Exchange, John Ross, to whom on the previous day Mr. Dimock had sold \$100,000 of gold. Mr. Marquand's partner picked up a check drawn by Ross and apparently certified by his bank for the value of the gold sold to him. He returned the check to Ross, saying:

"It is a rule of this office not to deliver large amounts of gold over the counter. We will send it for you to any house in the Street with which we do business."

"Isn't my check good?" Ross asked.

"Check is all right, but some day one may come in that isn't, and then you'll be sorry we didn't stick to our rules."

"That afternoon," Mr. Dimock adds, Ross skipped for South America with some half million in gold, leaving three-quarters of a million of his own worthless checks, with their forged certification, to spread ruin in the Street.

One of the dramatic episodes chronicled in "Wall Street and the Wilds" came as a result of a mistake of the Federal Government, through Hugh McCulloch, then Secretary of the Treasury, when he attempted to hold

Maximilian Harden Defends Shooting of Edith Cavell

Every One Connected With the Execution Acted as Conscience Dictated, Says Fearless Editor

In spite of official disapproval, Maximilian Harden, the "dynamo of German journalism," continues to express his opinions freely. The subjoined article, which appeared in one of the most recent issues of "Die Zukunft," contains some vitriolic passages directed against Wilhelmstrasse and against the policies of the German press. In it Herr Harden answers a number of questions received from readers.

By MAXIMILIAN HARDEN.

WHAT do I think about the execution of Miss Edith Cavell? As I do about the Tragedy of Errors. The young Englishwoman who trained nurses in Belgium and who herself solicitedly cured four wounded soldiers (German) in those days and a steamer often brought news of half a week's foreign happenings. It was in this tense period that a steamer arrived one memorable afternoon and exploded a bombshell in the New York gold market, for the vessel brought word of a panic in London, of the failure of the great house of Overend, Gurney & Co.

"Every commission house, every foreign exchange house and all bankers with connections abroad were promptly ordered to remit gold. Every bull who had parted temporarily with his cherished capital of gold every bear who had sold what he didn't own, every foreign merchant who had sold his goods for currency in reliance for exchanging it for gold at 151 per cent, and every speculator who believed the Government was selling real diamonds at the price of paste was represented in the frantic crowd in the gold room that afternoon of panic.

"A shrieking, half maniacal, mass pressed around Peter Myers, the Government agent, who, tall and strong, though he was swayed back and forth to the pressure of struggling men. With his little sales book held high in his left hand, he strove to write in it the names of those to whom he had made sales, together with the amount of each sale. Many hands clutched his arms, his clothing, while twenty voices rang at once in his ears, all pleading for gold.

"Let me have a million, Pete. It's all I want, and then I'll get out of your way," was the cry of one.

"I want a hundred, Mr. Myers. Can't you let me have it?"

"I bid you for two millions, Peter. Have you got my name down?"

"Please put me down for fifty thousand, Myers. It's all I need."

"How can I put anything down if you don't let go of my arms? I'm not going to run away. You'll get all you want if you give me a chance to write," shouted Myers.

"But the mob grew larger and the pressure greater, though those nearest Peter kept others from clutching his arms. Faster and faster he jotted down names and amounts, while his face grew white, and his hands and voice trembled as he hastily added the columns in his little book and noted the portentous footings.

"As Mr. Dimock, then still in the early twenties, stood quietly outside the frenzied group, many an excited broker bid him a higher price for gold than that at which the Government agent was offering it. One broker bid him 132 for a million. It looked like money, but he didn't take it, for he had an instinctive feeling that something was going to happen, and happen soon; and it did.

"I had borne the burden in the heat of the day, and was entitled to the fulness of my reward. I might fall to get back the gold if I sold it, and I might lose my life, but I would triumph to compete for the gold which others so sadly needed. Already the Government walls were crumbling, and from that class of buyers who came out of the hurly-burly with their wants satisfied, I fancied Myers was selecting the smallest bids to supply.

"But the end must be near. Yet it came with a shock when the Government agent threw up his hands, exclaiming with a voice that trembled: 'I've sold the Treasury dry!'

"The long strain was over and the largest profits Marquand & Dimock ever saw were in sight. Mr. Dimock saved the day for his happy partner. Tomorrow was a day to be dreaded. The enormous sum of \$40,000,000 in gold was coming out of the Treasury, to be paid for with \$52,000,000 of currency to be taken from the Street; and the young man couldn't see where it was to be found. Yet it was there, he believed. He added, 'Never before had so much money been so quickly made by one young man, and that I lost a proper sense of its value was inevitable. Mr. Marquand was startled by the figures of our profits which I laid before him. He insisted that I save the last bit of my money for the morrow, to be used by several hundred thousand dollars, and it was my pleasing duty to convince him that he was richer than he thought. . . . We drew out a lot of money. Mr. Dimock remarks casually, 'and from that hour our interests diverged.' . . . 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